

Certificate Number: 05781-PAE-DE-037876150

Bankruptcy Case Number: 23-12884



05781-PAE-DE-037876150

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 23, 2023, at 5:50 o'clock PM PDT, Joseph Collopy completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 23, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President